Civis Romanus I

On Government Aid and the Culture of Dependence

By Son of Epictetus

"It is impossible for a man to learn what he thinks he already knows." – Epictetus

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Executive Summary

Government aid at its core is intended to provide a safety net, catching those who fall and offering them a chance to get back on their feet. But far too often, it becomes a trap. For millions of Americans, working harder or earning more means losing vital support, creating a disincentive to escape poverty. This paradox traps individuals in a cycle of dependency, where rising income leads to a loss of benefits, and survival becomes the priority over personal growth.

The structure of our welfare system inadvertently discourages self-reliance. As individuals increase their earnings, they often face the fear of losing everything they rely on—whether it's food stamps, healthcare, or housing assistance. The problem isn't simply that people are unwilling to work harder; it's that improving their situation can result in a drastic drop in aid, leaving them in a vulnerable position where their income is only slightly higher than what they were receiving in assistance. This creates a disincentive to rise above the bare minimum, forcing individuals to choose between a marginally better income and the security of survival. The result is that many remain stuck in a system that rewards stagnation instead of progress.

This paper proposes a new approach to government aid: a gradual tapering system. Instead of cutting aid abruptly as income rises, benefits would decrease slowly, allowing individuals to earn more without the fear of losing support. This approach would encourage personal growth, reduce the disincentive to work harder, and ensure that no one is left worse off for trying to better their circumstances.

Alongside gradual tapering, I introduce the concept of time-limited aid. Individuals would receive assistance for a set period—typically 1 or 2 years—to encourage a sense of urgency and self-sufficiency. The expiration of aid would not be immediate but would phase out over time, offering individuals enough opportunity to transition toward financial stability while promoting accountability and independence.

At its core, the issue is cultural. Our system of aid inadvertently fosters dependency rather than self-reliance. True reform requires more than just policy changes—it demands a shift in mindset. Local institutions, families, and communities must take a more active role in supporting individuals, rather than relying solely on government intervention. Through a combination of personal responsibility and community involvement, we can create a system that not only helps individuals in need but also empowers them to break free from the cycle of dependency.

This paper does not argue for the elimination of aid, but for a more empowering and morally accountable system—one that encourages growth, rewards responsibility, and ultimately leads to the expiration of dependence.

I. The Modern Welfare State and the Perverse Incentive

The welfare system, designed to help those in need, has inadvertently created a perverse incentive where working harder or earning more leads to less support. This is commonly referred to as the "welfare cliff," where a small increase in income results in a large loss of benefits, making it seem like the more a person works, the less they get. For instance, a single parent earning $1,500 monthly might receive housing, food, and healthcare benefits. But if they earn just $200 more, they may lose over $150 in aid—resulting in only a marginal net gain of $50.

This is not a rare anomaly; it's baked into how many benefit programs are structured. In 2020, the Congressional Budget Office found that effective marginal tax rates (the share of an additional dollar earned that is lost to taxes or reduced benefits) can exceed 80% for low-income earners receiving multiple forms of aid[1]. In plain terms, working more often means keeping far less.

The logical consequence is a system that punishes ambition. People make rational choices—they're not lazy, they're calculating. If every hour of extra labor returns a fraction of what it's worth, the rational choice becomes standing still. In many cases, earning just enough to stay beneath the benefit thresholds becomes a form of survival strategy.

This dynamic fosters a culture of stagnation, not because recipients lack drive, but because the system makes progress feel like a risk. The welfare cliff doesn't just sap income—it saps morale. If reform is to mean anything, it must begin by fixing the math that makes upward movement seem financially irrational.

II. Gradual Tapering and the Path to Incentive-Based Support

At the heart of any sustainable aid system is this principle: no one should be worse off for working harder. Gradual tapering answers that call. It replaces the cliffs with ramps—ensuring benefits are reduced incrementally as income rises, rather than disappearing suddenly.

The idea is not new. Some pilot programs have tested it, including the "Working Families Credit" model, which phases out assistance gradually, ensuring net gains in total household income[2]. A family earning $1,800 and receiving $600 in aid might lose only $30–$40 in benefits for every $100 increase in earnings. This maintains forward motion. Work pays. Risk makes sense.

Consider the case of Pennsylvania's child care subsidy program. When benefits were abruptly cut off after a small income jump, many parents actually chose to reduce their work hours to remain eligible[3]. In contrast, when states adopted more graduated reductions, families were better able to transition off assistance without financial whiplash.

Beyond economic fairness, gradual tapering promotes psychological stability. It gives people the confidence to pursue opportunities without the looming fear of total loss. Employers benefit too—when workers aren't penalized for accepting more hours or promotions, they're more likely to take them. This isn't about handing out more aid—it's about smarter aid. A tapering model reflects reality: life improves step by step. Aid should mirror that pattern.

III. Time-Limited Aid and the Return of Personal Responsibility

A system without a clock invites complacency. That's why time-limited aid is essential—not to punish, but to motivate. A well-structured program would allow individuals a defined window, such as 12 to 24 months, during which they receive assistance with the clear understanding that it will phase out.

This isn't theoretical. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act imposed time limits on welfare through the Temporary Assistance for Needy Families (TANF) program. As a result, welfare caseloads dropped by over 50% in the first decade, and employment among single mothers increased[4].

The key is pairing time limits with support. A countdown alone won't help someone succeed, but a time-limited benefit with access to training, employment services, and gradual tapering? That creates pressure with a purpose. It's not just about getting off aid—it's about preparing for life after it.

And flexibility is essential. Time limits should include provisions for hardship exemptions—such as for disability, caregiving, or proven setbacks. But the default should be urgency. A system that encourages people to make the most of their support is more respectful than one that quietly tells them it's fine to stay forever. In short, time-limited aid restores balance: compassion at the front end, accountability on the back. That's not cruelty. That's confidence in people's potential.

IV. Rebuilding a Culture of Local Support

Government assistance alone cannot—and should not—carry the full burden of societal need. Local institutions have always played a critical role in helping people through crises. Overreliance on government, however, has weakened these organic support systems.

Historically, communities rallied around those in need. Churches, mutual aid societies, and local charities offered tailored help with built-in accountability. Today, these institutions still exist, but their reach is often overshadowed by impersonal federal aid.

Consider the role of food pantries and nonprofit clinics in underserved areas. According to Feeding America, over 4 billion meals were distributed in 2022 by local food banks across the U.S.[5]. These operations depend heavily on volunteer work and community donations—forms of civic engagement that transcend paperwork and bureaucratic red tape.

In Utah, the "Housing First" model—administered locally—reduced chronic homelessness by over 90% in Salt Lake City by combining housing with community-based wraparound services[6]. These successes didn't come from distant agencies. They came from neighbors, churches, and civic leaders coordinating with limited state infrastructure.

Rebuilding a culture of support doesn't mean eliminating aid—it means scaling it down as local muscles grow stronger. The more we empower communities to care for their own, the less we need distant bureaucracies to guess what's best for them. Real help is personal. Real support creates bonds. And real change comes from within—not above.

V. The Moral Case for Reform

Ultimately, welfare reform is not just about money—it's about meaning. A society's treatment of the poor reflects its moral compass. And when aid becomes an anchor instead of a ladder, something has gone wrong.

A system that traps people in dependency is not compassionate—it's condescending. It assumes that people are too fragile to strive. That's not mercy; that's mistrust. Reform, then, is not an act of austerity—it's an act of moral clarity.

Three principles form the bedrock of a just welfare system:

(1) Dignity through Work – Human beings flourish when they create, build, and contribute. Work is not merely economic—it's existential. Systems that discourage it ultimately erode the soul.
(2) Fairness to the Taxpayer – Citizens who work, pay taxes, and obey the law should not be funding programs that reward stagnation. Their sacrifices deserve respect, not exploitation.
(3) Shared Responsibility – Aid should supplement, not substitute, family and community. The state has a role, but so do local institutions and the individual. No one should outsource every solution to Washington.

This is not a call to cut people off. It's a call to lift them up. Reform done right says: "We believe in your potential." And belief, more than any bureaucratic form, is what changes lives.

Footnotes:

1. Congressional Budget Office. Effective Marginal Tax Rates for Low- and Moderate-Income Workers in 2020. 2022.
2. Hamilton Project, Brookings Institution. Strengthening the EITC for Childless Workers. 2016.
3. Urban Institute. Child Care Subsidies and Work Incentives. 2018.
4. U.S. Department of Health and Human Services. TANF 10th Annual Report to Congress. 2006.
5. Feeding America. Our Impact: 2022 Annual Summary.
6. National Alliance to End Homelessness. Housing First in Utah: Success Stories. 2020.